

# **Personal & Family Handbook Deployment and Mobilization Readiness**

**Courtesy of:  
Army Community Service  
Fort Riley, Kansas**

**Family separations are demanding, but a part of life in the Army. Good planning and preparation can make these times easier. Know what your personal responsibilities are and how to take care of them.**

## **WHAT IS A DEPLOYMENT?**

A deployment is a military duty away from home. It may be short as overnight or as long as an unaccompanied tour. The purpose of these deployments or separations is to keep our military forces at the highest state of readiness and to meet our global military commitments.

Your spouse may deploy at any time, although most separations are scheduled well in advance. The nature of the military makes it extremely important to have your family affairs in order so that you will be able to take care of unexpected situations that may come up during a deployment or separation. Do not assume that you will have time to prepare for deployment after the alert or deployment is announced.

While preparations for a unit move usually take a few days, soldiers may also be deployed individually, and may have to leave within 24 hours of getting the notice.

Growing awareness that the military readiness of service personnel is directly related to the family's well-being was confirmed during Desert Storm and continues to be a major force in the development of military support programs for families.

Overall, communications and availability of accurate information remain key elements in successfully supporting families. Military personnel and their families need a wide array of information to cope with the changes that separation places on their lives. One factor that helps control stress is active communication between all concerned. There is a sense that family morale is highest in those units where commands maintain an active communication link with family members. Individual and family morale are key elements in maintaining a unit's combat readiness.

This handbook is designed to prepare you for the possibility and experience of mobilization, deployment, field-training exercise, annual training, extended temporary duty, and other long-term separations. The book includes valuable information available to you – in combination with networking opportunities and discussion groups - if you attend Operation R.E.A.D.Y. workshops.

We'll discuss the types of separations commonly associated with the military, and what each action means to the soldier and their family. Each builds on the other and should not be viewed as an isolated incident, but as part of the mission.

We will focus on understanding separation due to military requirements, and the importance of ongoing personal and family readiness.

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# Ongoing Readiness Operation R.E.A.D.Y.

**Resources for Educating About Deployment and You  
Operation R.E.A.D.Y.**

**Designed for Soldiers and Families of the Active Army, the Army  
National Guard, and the Army Reserve**

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## **Operation R.E.A.D.Y. - Ongoing Readiness**

(Understanding and Planning for Military Separation)

### **Separation Due to Military Requirements**

Although the cold war era is in decline, crises exist in today's world. Since these crises exist, soldiers must mobilize and deploy. Both in mission and in personal affairs, the Army soldier must be ready for any contingency. Ongoing readiness plays a vital role in today's Army. An understanding of the structure of the Army's mission is the first step in preparing soldiers and their loved ones for separation.

We will begin by addressing several types of separation that are most commonly associated with today's military. These are:

- Mobilization
- Deployment
- Annual training
- Field-training exercises

#### **Mobilization**

Mobilization is the act of preparing for war or other emergency through assembling and organizing national resources. This process brings all or part of the Armed Forces to a state of readiness for war or other national emergency. This includes assembling and organizing personnel, supplies, and material for active military service and federalization of Reserve Components. Mobilization requires the support of the Active Army, the Selected Reserve, the State Adjutant General, and the State area commands (STARCs).

There are several levels of mobilization. Generally, the magnitude of the situation dictates the level of mobilization.

1. Selective mobilization—usually used in a domestic situation
2. Partial mobilization—augments active duty forces for a mission of up to 24 months
3. Full mobilization—requires passage by Congress and involves all Reserve Components
4. Total mobilization—expansion of the active duty forces and mobilization of all national resources

Mobilization for soldiers occurs in **5 phases**:

- Phase I. Preparation
- Phase II. Alert
- Phase III. Mobilization of unit
- Phase IV. Movement of unit
- Phase V. Operation readiness improvement

Mobilization is separation from family and friends, and eventually, reunion. Mobilization means the soldier and the family must prepare their personal, legal, financial, and other matters.

#### **Deployment**

The next step for the soldier, after mobilization, is deployment. Deployment is the assignment of military personnel to temporary, unaccompanied tours of duty. It's the actual sending of soldiers somewhere by some means.

Like mobilization, deployment has **5 phases**:

- Phase I. Predeployment activities
- Phase II. Movement to ports of embarkation
- Phase III. Strategic lift
- Phase IV. Reception at ports of debarkation
- Phase V. Onward movement

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

It's important to understand deployment because:

- ⇒ it's a stressful event
- ⇒ it will place physical and emotional demands on the soldier, spouse, and children.

Deployment means the soldier and the family must prepare their personal, legal, financial, and other matters.

Deployment is separation from family and friends, and eventually, reunion.

### **Annual Training**

Annual training is that time each year when Guard and Reserve personnel leave for tours of training duty in the United States and around the world.

### **Field-training Exercises**

Field-training Exercises (FTX) are common to the active Army, Reserve units, and National Guard. Field-training exercises are conducted in a field environment, usually at a remote location. The exercises are conducted under simulation of actual combat operations for deployment.

When your soldier announces "I am going to the field," it means a field-training exercise. Annual training and field-training exercises mean the soldier and their family must prepare their personal, legal, financial, and other matters. It's important to understand annual training and field-training exercises because:

- ⇒ they mean preparation
- ⇒ they mean separation
- ⇒ they mean reunion

Mobilization, deployment, field-training exercises, and annual training require extensive planning by the military. The same commitment to planning is necessary for family members and soldiers to result in successful deployment.

Key factors to consider in preparing are:

- ⇒ personal affairs.
- ⇒ family affairs
- ⇒ financial management
- ⇒ coping with separation
- ⇒ resources

These key factors are the topics that we will address in this **Ongoing Readiness** material.

As a point of reference, take this **Readiness Inventory**. It's a short reality check. There are no right or wrong answers. You will need about 5 minutes to complete this inventory.

# Readiness Inventory

This is a **Yes** or **No** inventory designed to help you determine what you may or may not know about your own family's readiness. If you are with your spouse, do not ask for hints or suggestions. When we are finished, you may then compare answers. Answer those questions that apply to you personally. Good luck!

**Yes    No**

1.    \_\_\_\_\_    \_\_\_\_\_    Do I have reputable child care?
2.    \_\_\_\_\_    \_\_\_\_\_    Do I know if the immunizations for myself and children are up-to-date?
3.    \_\_\_\_\_    \_\_\_\_\_    Has an allotment been set up?
4.    \_\_\_\_\_    \_\_\_\_\_    Will the allotment cover monthly expenses?
5.    \_\_\_\_\_    \_\_\_\_\_    Do I (or does my spouse) know where our bank and account is located?
6.    \_\_\_\_\_    \_\_\_\_\_    Do I (or does my spouse) know all payments that must be made?
7.    \_\_\_\_\_    \_\_\_\_\_    Do we have a duplicate set of keys to the vehicle?
8.    \_\_\_\_\_    \_\_\_\_\_    Do we have car insurance budgeted monthly?
9.    \_\_\_\_\_    \_\_\_\_\_    Do we have a plan for emergency vehicle repairs?
10.    \_\_\_\_\_    \_\_\_\_\_    Do we have a plan for completing home repairs?
11.    \_\_\_\_\_    \_\_\_\_\_    Are all identification cards up-to-date?
12.    \_\_\_\_\_    \_\_\_\_\_    Do we have a power of attorney?
13.    \_\_\_\_\_    \_\_\_\_\_    Do we know what kind of power of attorney we have?
14.    \_\_\_\_\_    \_\_\_\_\_    Do we have wills?
15.    \_\_\_\_\_    \_\_\_\_\_    Do we have a backup plan for emergencies?
16.    \_\_\_\_\_    \_\_\_\_\_    Do we have someone to handle personal belongings?
17.    \_\_\_\_\_    \_\_\_\_\_    Do we have someone to take care of pet?

The key to successful personal management of military readiness is planning and preparedness. We will focus on helping the family and soldier investigate, create, and carry out a solid working plan.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

(Understanding and Planning for Military Separation)

### **Planning for Military Separation**

#### **Personal Documents**

We have discussed why separations occur in the military environment and quickly looked at an inventory of what you may or may not know about the status of your personal affairs. You may refer to your inventory at any time as we proceed with an overview of personal documents.

At the conclusion of this material, you may want to organize your personal documents and complete a legal checkup. What are some of the items you would consider personal documents?

Before deploying, you and your spouse should have a current will, and your spouse will need a valid power of attorney. SJA can assist with preparation of these documents. Rather than wait until deployment, have the documents prepared now; then you will just need to review them before deployment.

- A will is needed to dispose of property and provide for minor children's care in the event of your death or the death of your spouse. Everyone needs a will, even single soldiers with little or no property and no dependent children.
- A Power of Attorney is a document with which the soldier authorizes another person to act on the soldier's behalf. Having one is up to you. It's common in military communities and you should think carefully about it. Soldiers, consider, if you are deployed you will need someone else to do things for you, such as pay your bills, watch your children, receive household goods. All those things and more can be accomplished with a Power of Attorney.
  - ⇒ **GENERAL:** Allows holder to act in all matters on sponsor's behalf
  - ⇒ **SPECIAL:** Allows holder to act on sponsor's behalf in special transactions.
  - ⇒ **MEDICAL:** Authorizes holder to obtain medical care for family members under 18 years of age.

**NOTE:** No one is required to accept a Power of Attorney. Make sure yours will be good for your specific needs. Some banks have their own documents. Ensure you are covered before deploying.

#### **Insurance**

Review current life insurance coverage to ensure that policies, other than SGLI, do not contain a war clause. This ensures that beneficiaries for all policies are correct and that premiums are covered during the sponsor's absence.

- What kinds of insurance do you have? Most likely you have renters or homeowners, car, life, and maybe an extra medical policy. Review the amount of coverage you have, making certain it meets the needs of your family, and that the premiums are affordable.
- Make certain that beneficiaries are current and premium payment methods are up-to-date. Who will make the premium payment while you are away? What about your car insurance? When is the premium due?

#### **ID Cards, DEERS, TRI CARE**

Make sure your Military Identification Card (ID Card) has not expired. The ID Card allows you to use services on post. Examples are commissary, PX, hospital, etc. Any person married to an Active Duty Soldier is entitled to an ID Card (Uniformed Services Identification and Privilege Card). Children 10 years and older also need to have a card. If the card is expired or will expire while your sponsor is away take care of it before he/she leaves.

- Do you know if members of your family who are eligible have a current ID card, are enrolled in DEERS, and understand Tri-Care?
- An ID card is the ticket to Army services. To secure an ID card, you will need to go to your unit's personnel office. You will then complete a special application form, and

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### **(Understanding and Planning for Military Separation)**

produce your marriage license or birth certificate. The family member applying for the ID card must be with you so that a photograph may be taken.

- Should your ID Card be lost during the deployment contact your Rear Detachment Commander about a temporary card. New cards are available at the Marne Soldiers Center, Bldg 251. Spouses need to bring a DD Form 93, Marriage Certificate and picture ID. For children, also bring their birth certificate(s).
- By completing the ID application, your family member will also be enrolled in the DEERS program. Why is that so important? It enables you to use TRI-CARE.
- If you are not familiar with TRI-CARE, you need to know that it's a medical benefits cost-share program. It involves civilian medical resources and is a program for what is not available with military resources. It's important that you remember it's not insurance. It's paid for by congressional appropriations, and is limited to military service members and their families.
- If you have questions, consult your TRI-CARE advisor at the installation hospital, or your unit advisor.

### **Soldiers' and Sailors' Civil Relief Act and Amendments of 1991**

- Its purpose is to delay certain civil obligations in order for the service member to devote full attention to duty. The protection is available when orders are received to report for extended active duty and ends a short time after separation from military service. Oftentimes, soldiers experience a reduction in their income and, as a result, are unable to pay existing bills or meet financial obligations. Members of the military service are protected, such as:
  - ⇒ Inductees
  - ⇒ Enlisted Reservists
  - ⇒ Reserve Components
  - ⇒ Dependents
- The soldier must initiate the protection to let the courts, banks, insurance companies, etc., know that they have been called to active duty.
- The basic idea of the Soldiers' and Sailors' Civil Relief Act is to offer some relief from creditors. The key to protection under the law is being able to demonstrate that the ability to make payments has been materially affected by military service.
- You must show that your income has decreased so much that making the payment is difficult. The responsibility for handling debts is still yours. Keep some money in savings. Plan ahead for the time when you may be mobilized.

### **Business Care Plan**

To be ready for mobilization, it's important that you prepare your business **before** an actual alert and mobilization. Prior planning will help eliminate stress and the possibility of financial loss.

Your goal will be to fulfill your Reserve duties with the least amount of disruption to:

- ⇒ You and your family
- ⇒ Your employees
- ⇒ Your customers
- ⇒ Your creditors

Only you and your family or associates can determine if the course of action you select is the best for your family, employees, customers, creditors, and you.

## Operation R.E.A.D.Y. - Ongoing Readiness (Understanding and Planning for Military Separation)

### Storing Household Goods and Vehicles

- When you are mobilized, what are you going to do with your household goods and car? Moving your family and household goods at government expense is not authorized. There are some options available after mobilization is completed but usually it's better to leave everyone right where they are.
- Your unit may have a **Family Readiness Group**. The Family Readiness Group enables family members to establish and operate a system through which they can effectively gather information, solve problems, and maintain a system of mutual support. Your unit will have more details on this.
- If you are **single**, you are authorized to store household goods at government expense or ship those goods to a designated location. Single service members may also authorize another person, by means of a power of attorney, to conduct this business for them.

### QUARTERS

During a training exercise or deployment with return dates:

- Families in quarters will stay there
- Families on a waiting list will continue to move up the list. A spouse can sign for quarters by showing his/her ID Card. A Power of Attorney will be needed to arrange for transportation of household goods.

### Pet Care Plan

- How many of you have pets? How many of you have a plan for your pet if you have to mobilize? Pets easily become important members of a family.
- Pets of single soldiers or of military couples also need a place to go, especially if the family relocates while the soldier is deployed.
- Careful planning must be done. It's inhumane to leave a pet to fend for itself either in your home or on the streets.

If you feel you can no longer care for your pet

- ⇒ Consider asking a relative to assume care of your pet
  - ⇒ Offer pet for adoption
  - ⇒ Contact local animal shelter for adoption suggestions
- If you plan to keep your pet, arrange with nonmilitary neighbors or friends if you think you can care for your pet when you return.
  - Make certain that your pet's shots are up-to-date and that it has a checkup with a veterinarian before someone "pet sitting" for you.
  - Let's take a few moments to review the Personal Affairs Checkup. Each of these items is important and deserving of your attention.

### Family Care Plans

We have discussed why separations occur in the military and discussed personal affairs. We will now focus on family financial arrangements. Everyone needs to attend to this matter because family does not mean just two parents and 2.5 kids. It means you and the people you provide for and care about.

Do you know what a Family Care Plan is? Who needs one? What about special arrangements for your family? What plans do you have in place for maintenance of the vehicle(s) you own or the house you live in? What should be in a family care plan?

A Family Care Plan is important for all families, and is especially critical for single parents and dual military parents. Taking care of these considerations will ensure that you and your family are prepared for any period of separation.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

This working plan will assist with care for family members, financial and legal matters, and medical needs. It helps you, your family, and the Army during times of mobilization and deployment. The plan provides details on:

- ⇒ Childcare and guardianship
- ⇒ Financial matters
- ⇒ Medical and dental care
- ⇒ Emergency care

The plan includes:

- ⇒ Required forms
- ⇒ Instructions for care
- ⇒ Special instructions you have not given elsewhere
- ⇒ Legal authorization for guardians and others
- ⇒ Names, address and phone numbers of everyone included in the FCP
- ⇒ Immunization records
- ⇒ Current medical and dental records
- ⇒ Information about medications, including any drug allergies
- ⇒ Names and addresses of all health-care providers

If you have a child, choose a guardian. You will need:

- The signature of the guardian who understands and accepts the responsibility (the guardian cannot be another service member who may be mobilized.)
- Family papers, such as birth certificates, marriage licenses, divorce decrees and adoption papers

You will also need to designate a temporary guardian if the long-term guardian lives far away.

Give your guardian Power of Attorney. It's necessary for guardians to make health-care decisions for your children while you are away. Unless your guardian has power of attorney, your child may not be able to receive emergency medical care without your consent.

Be sure your family is enrolled in DEERS.

Single soldiers not responsible for family members should consider a Personal Care Plan. It covers the same issues and information contained in the FCP, but it's for single people. Make a PCP that describes your plan for the care of your:

- ⇒ Pet(s)
- ⇒ Automobile
- ⇒ Personal property

**An FCP is REQUIRED for single Regular Army, National Guard or Reserve members, and dual-service couples, responsible for family members.**

When must you file a Family Care Plan?

- ⇒ Newly assigned soldiers during unit processing
- ⇒ Current members within 60 days of an event requiring a family care plan
- ⇒ Pregnant soldiers 90 days before expected delivery date

A Family Care Plan Consists Of:

- ⇒ Family Care Plan Counseling Checklist
- ⇒ Family Care Plan
- ⇒ Certificate of Acceptance as Guardian
- ⇒ Special Power of Attorney for Guardianship

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

Your military unit will want a copy of your Family Care Plan. Make sure it's current and that it's a workable plan. It would be beneficial to discuss the Family Care Plan with your older children to relieve some of their anxiety and help them to be prepared.

## **FINANCIAL PLANNING FOR DEPLOYMENT**

Whether you are active Army, Army Reserve, or Army National Guard, separation happens and families are left behind. It's part of the Army life and ongoing readiness means thinking about the importance of finances, budgets, and goals. Getting a plan down on paper is easy and will pay off with smoother family money management during deployment.

Preparation may prevent problems, such as overdrawn checking accounts and bills not being paid. A plan will give peace of mind and enable the soldier to concentrate on the mission during deployment. A plan will contribute to efficiently organizing and running the household.

Family finances are important. Lack of attention to finances and budgeting can lead to major difficulties any time, but most especially during deployment. There are many things to consider when you begin to plan.

The soldier and spouse need to decide in advance who will pay the bills, how much money will be budgeted to the soldier, and how much to the family. It's important that the family has sufficient money for such things as housing, food, utilities, clothing, and also money for recreation. The soldier needs to budget some money for recreation, too. Are there other considerations you can think of?

It's important that the spouse who remains understands the amount of the monthly income and the amount of the monthly bills. How will the spouse receive the monthly income—by check, to the bank, or allotment? To what companies do the couple owe money, how much is due each month, when is it due, and where does the payment go? There should be no surprises!

One important aspect of ongoing readiness is planning the deployment budget. The best time to examine or develop a deployment budget is before the need arises. Try not wait until just before the soldier leaves.

### **Suggested Guidelines For Deployment Budgets**

1. Review old bills and canceled checks to estimate expenses during the deployment.
  2. Consider any changes in your income, spending, and savings that will be caused by deployment.
  3. Set realistic spending and savings goals that will allow you to balance your income and expenses during deployment.
  4. Start a special savings account to help cover any unforeseen expenses during deployment.
  5. Establish a system for paying bills
  6. Understand allotments:
    - ⇒ Allotments used for deposits are usually savings and checking accounts
    - ⇒ Allotments used for withdrawals or payments are usually used for paying insurance premiums or other bills
  7. Decide how to use credit cards during the separation:
    - ⇒ Who will use them
    - ⇒ What will be the spending limit
    - ⇒ Decide how you will inform each other of charges made
  8. Consider a second checking account for the soldier.
- ⇒ The monthly financial worksheet should be helpful in putting your deployment budget together. The worksheet is comprehensive but easy to follow.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

- ⇒ Stop by the Finance Office, bank, or credit union before deployment to verify expected pay and take care of any allotments or direct-deposit arrangements.
- ⇒ It's recommended that a joint account be set up and make sure your spouse knows how much and when money is deposited to the account.
- ⇒ Assistance in managing family finances is available before deployment. Army Community Service is staffed to provide help in planning household budgets.

### **Reserve And National Guard**

- ⇒ Employers may pay you during material periods, so consider this income in your planning.
- ⇒ When called to active duty, remember there is a 2-month "pay gap" between activation and the first paycheck; consider this when planning on income.
- ⇒ When called to active duty, remember that your net pay may be less than you are currently receiving.
- ⇒ With reduced income, it's important that a savings program be in place.

### **Financial Goals**

- ⇒ Goals for the material things you want soon (in the next few weeks or months) are called short-term goals.
- ⇒ Goals for the material things you want in the next year or two are called long-term goals. Do you have short-and long-term financial goals?
- ⇒ It's important that your budget and your financial goals agree and do not conflict with each other.

In combining your financial goals and deployment budget, there are some key points to consider.

- ⇒ Prepare an easy-to-follow budget and build in adjustments for times of deployment.
- ⇒ Define your financial goals before you need to deploy.
- ⇒ Designate a bill payer during deployment, if your spouse is unable to assume the responsibility, or if you do not have a spouse.
- ⇒ Set up allotments or automatic bill paying service with your bank or credit union.

We have discussed the importance of a budget, both pre-separation and during separation, and the importance of establishing financial goals.

### **Leave and Earnings Statement.**

- ⇒ Entitlements—how much money the soldier receives
- ⇒ Type and amount
- ⇒ Deductions—how much money is taken out type and amount
- ⇒ Allotments—how much money is sent to others type and amount

Important areas of the summary are:

- ⇒ CR FWD—this is important as it tells of any pay being carried forward.
- ⇒ EOM—end of month, or take-home pay

The bottom portion of the statement provides an accounting of leave, federal taxes, FICA taxes, state taxes, and pay data.

### **ALLOTMENTS**

This guarantees that a certain amount of money will always be deposited in your account. If you have to take casual pay for any reason, such as emergency leave, your allotment will still be secure. This may eliminate a surprise shortfall in money to your family.

Allotments may be started by filling out JUMPS—Army Allotment Authorization. This form may be completed any time before deployment. *Reserve and National Guard members may fill out*

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(Understanding and Planning for Military Separation)

*the form before mobilization, and the form will be kept in the personnel file and acted upon at the time of mobilization (must be called to active duty for more than 180 days).*

Depending on the results of your inventory, you may need to update your records. Some practical concerns to keep in mind:

- ⇒ Estimate your expenses during deployment
- ⇒ Consider all changes in income

*(Reserve and National Guard members may experience a decrease in their income when they are activated)*

- ⇒ Set realistic budget and savings goals
- ⇒ Determine allotments needed
- ⇒ Plan for added expenses of homecoming
- ⇒ Expect the unexpected

Family members must be left with enough money to cover (as a minimum) monthly expenses.

**CHECK TO BANK:** Open a JOINT checking account if you do not already have one.

All married soldiers are strongly encouraged to have a joint checking account with their spouses. However, if the soldier is going on a long-term TDY or unaccompanied tour and will need some spending money, consider opening a separate checking account for the soldier funded by an allotment. This way, there will be no confusion caused by two people, on opposite sides of the globe, using the same checking account.

**CREDIT CARDS:** Keep plastic money to a minimum. It gives you a false sense of wealth where there really isn't any money. Assemble a list of all credit cards, the account numbers, and the numbers to call in case of loss or theft. Mark the list to show which cards are carried by you and your spouse. Both of you should have a list.

Please complete the family finance inventory. You will need about 5 minutes.

Look at your inventory. Were you able to answer all of the questions, most of the questions, or very few of the questions?

## Family Finance Inventory

This is a **Yes** or **No** inventory designed to help you determine what you may or may not know about your family financial state. If you are with your spouse, do not ask for hints or suggestions. Answer those questions that apply to you personally. Good luck!

- | Yes      | No    |  |
|----------|-------|--|
| 1. _____ | _____ | I know what an allotment is.                         |
| 2. _____ | _____ | I know how to start an allotment.                    |
| 3. _____ | _____ | I know how much our rent or mortgage is.             |
| 4. _____ | _____ | I know what the monthly expenses are.                |
| 5. _____ | _____ | The budget is realistic.                             |
| 6. _____ | _____ | I have planned for emergencies in the budget.        |
| 7. _____ | _____ | I know how much money my spouse makes each month.    |
| 8. _____ | _____ | I know where to go if we have a financial emergency. |

**BUDGET/FINANCIAL COUNSELING:** Contact Army Community Service (ACS) for assistance in working out a budget. Remember that some allowances may start or stop due to deployment and mobilization, causing a change in your total take-home pay.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

(Understanding and Planning for Military Separation)

### **Special Family Arrangements**

- We will look at the need to make sure that proper medical needs have been planned for. Do you know which hospital to go to in case of an emergency? Do you have a family doctor? Are you enrolled in DEERS? Do you know how to file a TRI-CARE claim form? It's up to you and your family to know the answers to these questions and seek assistance. Contact your Health Benefits or TRI-CARE Advisor or your Legal Assistance office for help.
- It's important that medical papers and information on medication be available. Check if your spouse has family immunization records and phone numbers for medical and dental services. Suggested phone numbers:
  - ⇒ Doctor
  - ⇒ Dentist
  - ⇒ Emergency
  - ⇒ Hospital appointment
  - ⇒ Pharmacy
  - ⇒ Benefits advisor for TRI-CARE
- If you and your family are enrolled in the Exceptional Family Member Program, remember that your best resource during deployment is the Army Community Service EFMP Coordinator.
- In the event that you are with the Army Reserves, remember that you must enroll if on active duty exceeding 30 days. If you are Army National Guard and serving under authority of *Title 10, United States Code*, you also need to enroll.
- You may now be asking, who is an exceptional family member? An exceptional family member is a family member (child or adult) with any physical, emotional, developmental, or intellectual disability that requires special treatment, therapy, education, material, or counseling.
- If you feel that someone in your family meets the criteria, contact your medical treatment facility to begin the assessment process and obtain the enrollment forms.

### **Things to Know**

#### **Maintaining a vehicle**

- Know where all vehicle keys are located
- Change oil and note when next change is needed
- Check all vital equipment (brakes, belts)
- Review insurance policy
- Check on the possibility of a road service policy
- Check on renewal of vehicle registration
- Check on license tags expiration
- Check on annual state automotive safety check
- Know where all vehicle papers are located
- Develop a plan for possible repairs
- Budget for possible repairs
- Investigate alternate transportation

#### **Maintaining your household**

- Know where all house keys are
- Install dead bolt locks, if needed
- Install a peep hole
- Check on plumbing and replace washers, if needed
- Locate electrical fuse box
- Know how to replace fuses and reset circuit breaker

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

- Locate shut-off valve for water
- Locate gas control valve
- Make list of name and phone numbers of:
  - Plumber
  - Electrician
  - Furnace and air-conditioner repairman
  - Roofer or handyman

## **HOME SECURITY/CRIME PREVENTION**

Crime and fear of crime are big problems that influence how you live. The most important resources we have in reducing these problems are neighbors working together to prevent crime. This makes it harder for crime to happen and reduces the chance for criminals to victimize you and your family members.

Crime is a local problem and can best be deterred through locally organized groups of neighbors and residents within housing areas. Many communities have active "Neighborhood Watch" type mutual protection programs, where neighbors look out for each other's property and safety. Check with your local police to see if your community has such a program. If so, join up.

If not, start one. Get together with neighbors on your block, in surrounding streets, or in your building (if in quarters, check with your building coordinator or village mayor). Start by sharing crime prevention information. Exchange work and home telephone numbers with your closest neighbors. Keep them posted on your daily and vacation schedule. Let them know about scheduled repairs or deliveries. If they spot suspicious people or vehicles around your home while you are gone, they will know something is wrong and call the police.

## **CRIME PREVENTION TIPS...**

- ⇒ If your spouse is deployed, don't advertise it. This alerts everyone that your spouse will be away for an extended period of time.
- ⇒ ALWAYS lock your doors, even if you are only going out for just a few minutes. In addition to the front and rear doors, keep your garage, cellar, patio, storage areas, and maid rooms locked. Periodically check them.
- ⇒ If you live in government housing, are the doors to your stairwell secured? If so, are they consistently kept locked? If not, contact your building coordinator.
- ⇒ Ask a neighbor to collect any mail, flyers, and newspapers, so they won't pile up outside your box or in your mailbox. Stop deliveries until you return.
- ⇒ Be cautious of door-to-door sales people and other solicitors. If possible, conduct the conversation at the door.
- ⇒ Be cautious about whom you invite into your house. If you invite a solicitor in, DO NOT leave him/her alone in a room.
- ⇒ Keep telephone numbers of the military police, city police, and ambulance next to your phone.
- ⇒ Familiarize yourself with unit, community, and local emergency reporting procedures, such as: calling for police assistance, obtaining emergency medical help (especially the times to call the proper medical help), 911, etc.
- ⇒ Report suspicious persons or activities immediately to the police. Be especially cautious during special activities in your neighborhood.
- ⇒ Tell your children to never admit being home alone on the telephone or to someone at the door. Teach them to say: "Mom or Dad can't come to the phone and will call back."
- ⇒ Teach children how to contact the police or a neighbor; make sure they know their home address and telephone number.
- ⇒ Screen repair persons and solicitors to ensure their visits are legitimate. If possible, install a peephole in your door; if not, use a window.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

- ⇒ Remember disguises and uniforms are easily obtained. Before you let workers into your home, make sure there is a legitimate need and check their credentials. Call the firm/organization they claim to represent to verify their identities.
- ⇒ If you suspect/detect someone observing your home/activities or that of your neighbors, report it immediately to the police.

It's important that you notify the Rear Detachment Commander and/or FRG representative of any travel plans in case there is an emergency while you're gone.

## **Coping with Separation**

Amy personnel and their families know that communication and accurate information remain the key elements in accomplishing of the mission. This material is designed to prepare you for the emotions and stress related to separation, and to help you recognize that those feelings follow some predictable patterns. Knowing the patterns associated with separation stress and some tried-and-true coping strategies will help the soldier and the family.

An important factor that helps with stress is active communication. Individual and family morale are key elements in maintaining a unit's ongoing readiness. The focus of this material will be on symptoms of stress before deployment and during deployment. It is important to recognize these symptoms and develop personal coping strategies. Children are affected with similar stress symptoms as adults, and their caregivers should develop coping strategies for them. You will use a variety of activities to enhance your learning experience.

### **Symptoms of Separation Stress**

It's probably safe to assume that each of you has experienced some type of separation from your family members.

What feelings did you have about leaving? If you were the one left behind, what feelings did you have about being left behind?

What did you do when you were angry?

Separation of family members due to deployment is stressful, but we know that stress and emotions follow a predictable pattern. Several weeks before deployment, a combination of emotions, such as anger, sorrow, and fear may surface. These feelings may be expressed by crying, arguing, clinging, or distancing.

### **Pre-Separation Stress**

In the weeks or days before the separation, the actual preparation for separation may be cause for stress that is unique during this period.

Proper planning and preparation may help deal with the situation. Even the best planning may not relieve stress.

Some symptoms of pre-separation stress are:

- ⇒ Anger—a primary emotional reaction
- ⇒ Denial—why us? “They will probably call it off.”
- ⇒ Anxiety—what will the future hold?
- ⇒ Others—fear, sadness, resentment, clinging, distancing

Some strategies to help cope with stress are to:

- ⇒ Communicate—family and one-on-one discussions
- ⇒ Develop plans for staying in touch
- ⇒ Prepare family members
- ⇒ Complete your personal readiness plan

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

A closer look at pre-separation coping strategies may prove helpful as you prepare for deployment.

**1. Communicate with your family.** Have numerous family discussions and one-on-one conversations where feelings are clearly and openly communicated. If your children have trouble expressing their feelings, be patient and offer them encouragement.

**2. Develop plans for staying in touch.** Letters are probably the easiest and cheapest way to keep in touch. Number letters, as they may arrive in bunches or out of sequence. Add photographs, magazine articles, and newspaper stories. Children should be encouraged to draw pictures and cut out cartoons from the newspaper. Audio or videotapes are great, but require certain equipment. If possible, a phone call is wonderful, but remember the cost of long distance, especially overseas.

**3. Prepare family members.** Tell all of your family members (children, spouse, parents,) the details of the separation. Use pictures, calendars, maps, or globes to locate the soldier's destination. Children may enjoy a treasure box, and the soldier may send treasures to add to the box from time to time.

**4. Complete your personal readiness checklist(s).**

Review your personal readiness plan to be certain that it's current—at least once a year.

Suggestions for your personal readiness plan:

- ⇒ Make sure that wills and powers of attorney are current
- ⇒ Make sure all bank accounts are joint accounts
- ⇒ Have current ID cards
- ⇒ Confirm current enrollment in DEERS
- ⇒ Use checklist(s) as a guideline for readiness

In an emergency, the remaining spouse will need to follow certain steps and have specific information readily available. It's information that one should already know; but when an emergency presents itself, the most basic information can be forgotten. It would be best to complete the Emergency Contact Information before your spouse deploys.

### **Separation Stress**

When the day arrives and your soldier has deployed, your family may experience feelings of loss, anger, and mild depression during the first few weeks.

Loss of appetite or constant eating, weight loss or gain, stomach pains, sleeplessness, or disruption of sleep patterns may also occur.

In a few weeks, most family members are established in new routines, experiencing the normal highs and lows associated with everyday living.

The soldier may be extremely busy, excited, and challenged at the duty site, and may have a delayed reaction to the separation. Once the soldier adjusts to the new routine, feelings such as moodiness, forgetfulness, and anger may surface.

These emotions and others will pass in a week or two. Depending on workload and pressure related to the work, a mild depression may occur in the middle of the separation.

After the initial letdown of the separation, it's normal to experience a surge of energy, characterized by general irritability, increased tension, crying, lack of patience, and even insomnia. Oftentimes, the high and low feelings repeat themselves. Remember, these are all normal and natural responses.

One of the best coping strategies you can adopt is to take good care of yourself. Taking good care of yourself makes good sense, as it allows you to take good care of your family and personal affairs.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

One very effective stress management technique is called the **4 M's**: Maintain, Manage, Monitor, and Maneuver.

#### **Maintain**

- ⇒ Stay in good physical condition
- ⇒ Eat balanced meals
- ⇒ Get plenty of sleep
- ⇒ Keep in touch with positive people
- ⇒ Avoid things that make you feel worse
- ⇒ Avoid spending sprees
- ⇒ Set realistic goals

#### **Manage**

- ⇒ Manage your life
- ⇒ Become a volunteer
- ⇒ Organize a support group
- ⇒ Know your limits
- ⇒ It's okay to say no

#### **Monitor**

- ⇒ Be aware of early signs of stress
- ⇒ Ask for help when you need it

#### **Maneuver**

- ⇒ Relieve stress—do relaxation exercises
- ⇒ Do a little daydreaming
- ⇒ Use coping strategies that work for you and your family
- ⇒ Stop and smell the roses

Another stress-coping aid is to develop a strong social support network. Take advantage of your military support network:

- ⇒ Family Readiness Group
- ⇒ Army Community Service

Contact family, friends, neighbors, and spouses or partners of other deployed service members when you need emotional support.

Develop your own social support system by getting involved in activities. Get involved with your church, social organizations, parent organizations, and volunteer groups.

#### **Helping Children Cope with Stress**

- ⇒ Children may have sleep disturbances, nightmares, appetite problems, “act out,” and test new limits.
- ⇒ In very young children, bed-wetting, thumb-sucking, baby talk, or demand for the bottle may occur.
- ⇒ Older children may pick fights at home with siblings, neighbor children, or at school, and they may resist authority. At school, they may become inattentive, forgetful of homework or class assignments, and grades may decline.

Some coping strategies that work for an adult may also work for a child. There are, however, some special strategies that are helpful for children.

The Operation R.E.A.D.Y. workbooks for children will assist you in generating ideas for your children and family members as you prepare for separation. The workbooks contain activities about military separation. Talking about separation with anyone is difficult, and especially so for children.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

Children need to be included when you talk about deployment. Tell your children what will likely happen and let them help with preparation activities.

The workbooks are very helpful, but you may have to make some changes to fit your family's needs. If you have children, younger brothers or sisters, nieces or nephews, these workbooks will help smooth out the separation for your family.

## **Conclusion**

Hopefully, this material has been helpful for you and your family and prompted you to consider some things about separation you had not considered before. We may not have covered all of the things to be considered in separations. You can think of other activities that must be considered and accomplished before separation.

The climate of our world today finds the Army faced with more short-term mobilizations, coupled with the need for rapid deployment. As the Army focuses on the need for increased readiness, so must the Army family. Thus, the need for informed families, proper support for families, and the need to reduce stress associated with separation due to military deployment are very important.

Ongoing readiness means having plans in place so that the soldier and family members have some peace of mind relating to their financial plan. It allows everyone to concentrate on their mission and enjoy success.

After all is said and done, and you have prepared for the separation, identified the stressors, and developed your coping skills, what if you find you still need some help? What do you do next?

Do not hesitate to ask for help. Asking for help is not a sign of weakness. It means you really care about yourself and your family. You can find help through agencies and people, such as:

- ⇒ Army Community Service
- ⇒ Chaplain
- ⇒ Community Services agencies
- ⇒ Red Cross
- ⇒ Local Extension office

Anyone on your installation or in your chain of command can tell you how to get in touch with any of the organizations that we have discussed. The key is to ask for assistance.

Every family is different; this material is a guideline. It's best if each family examines their own situation and asks two simple questions:

- ⇒ What could go wrong while the soldier is away?
- ⇒ What do we need to do to prepare?

If you can answer the first question and then prepare a plan, you have met the obligation of ongoing readiness.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

### **(Understanding and Planning for Military Separation)**

## **Reduce the Stress in Your Life during Deployment**

### **Coping Strategies**

Here are some ways you can reduce the stress in your life that are useful not only for Family Readiness Group (FRG) leaders and volunteers, but also for other family members experiencing the stress of separation or relocation. Try different techniques (each for at least 3 days) until you find ones that work for you. Some of the suggested coping strategies may mean major changes in the way you now face life. Try them. The only thing you have to lose is a lot of stress.

- ⇒ Exercise - Give physical expression to feelings of flight or fight through swimming, jogging, or tennis.
- ⇒ Maintain good eating habits - Keep calories under control and reduce sugar intake.
- ⇒ Do relaxation exercises - Inhale as you count from 1 to 7, then hold your breath while counting to 7 and exhale for the same count. As you inhale and exhale, let go and feel your body relaxing. Or, relax by keeping everything out of your mind and focusing on the number "1."
- ⇒ Plan some esthetic activity each day - Take a walk in a garden or through an art museum.
- ⇒ Read enjoyable books which require your concentration - Browse through a bookstore or ask a librarian to help you select a book at your public library.
- ⇒ Practice active listening - Let others finish speaking without interruption; then respond.
- ⇒ Have a place for retreat at home - Initiate a quiet time at home when everyone in the house is quiet.
- ⇒ Slow down - Operating in overdrive burns up energy.
- ⇒ Organize and manage your time to avoid stress - Your time is precious and finite. Prioritize. Whatever doesn't get done today can go on your to do list for the next day. Each week, take your calendar and block out your free time first as a personal reward
- ⇒ Focus on the quality of life - It's not the number of things you do, but how well you do what you do.
- ⇒ When making decisions, take time to ponder slowly and weigh alternatives - As a result, you may be more satisfied with your decisions. But, don't be afraid to be spontaneous.
- ⇒ Take vacations suited to your needs and interests
- ⇒ Be more flexible
- ⇒ Identify and accept your own strengths and limitations - Everyone is different.
- ⇒ Establish long-range goals for your life - Identify short-term objectives that help you achieve those goals.
- ⇒ Delegate some of your work to others, when possible - You don't have to do it all.
- ⇒ Program your work day in a way that makes effective use of your time and avoids "hurry sickness" - Revise your usual daily schedule or activities to eliminate as many events as possible that do not
- ⇒ contribute directly to your own well-being. Allow more time for activities so as not to be rushed.
- ⇒ Widen your cultural and intellectual horizons - Experience plays, concerts, good books, and museums.
- ⇒ Open yourself to new friendships - Nourish yourself with communication with people, particularly those who reinforce your newly expanded interests.
- ⇒ Take personal responsibility for your actions and allow others to do the same.

As a summary, here are some quick tips on helping children cope with separation stress. You probably already do most of these, so this will simply be a reminder.

- ⇒ Be consistent: don't make new rules or relax discipline.
- ⇒ Help children communicate with absent parent.
- ⇒ Spend special time with children.
- ⇒ Ensure proper rest, nutrition, and exercise.
- ⇒ Encourage them to spend time with their friends.
- ⇒ Discuss feelings about missing their absent parent.
- ⇒ Praise your children.
- ⇒ Be proud of your children and their contributions.

## **Operation R.E.A.D.Y. - Ongoing Readiness**

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### **Where To Go For Help**

#### **What if the deployed soldier has an emergency?**

If your soldier develops a serious problem while deployed, i.e. sickness, injury, etc., the Company Commander or Rear Detachment Commander, a commander's representative, a member of the Family Readiness Group, and/or the Battalion Chaplain will contact you. If someone else calls you to report an injury to your spouse, call the Company/Rear Detachment Commander immediately to verify it!!!

#### **What if you have an emergency?**

If you develop a serious problem while your soldier is deployed, contact one of the following immediately:

- Company or Rear Detachment Commander
- Chaplain or On-call Chaplain
- Red Cross

#### **THE MILITARY DEFINES AN EMERGENCY AS FOLLOWS:**

An EMERGENCY is the DEATH, CRITICAL ILLNESS or INJURY to an IMMEDIATE family.

CRITICALLY ILL or INJURED means the possibility of death or permanent disability.

IMMEDIATE family is defined as wife/husband, parents, children, grandparents (who raised you or your spouse in place of parents), or guardian. The commander may approve other situations, not listed above, as emergency in nature.

The Commander/Rear Detachment Commander will maintain contact with the unit on a regular basis and can pass urgent messages to the unit for relay to your spouse. If your spouse's presence is necessary and appropriate military professionals (Doctor, Red Cross etc.) confirm it, we will get your deployed spouse home. As soon as the emergency passes, your spouse may return to his/her unit.

#### **WHERE DO I GO FOR HELP?**

The following agencies may be helpful in the event of an emergency or a problem during a deployment.

#### **ARMY COMMUNITY SERVICE (ACS)**

ACS is a multi-service organization designed to assist soldiers and family members by providing education/training programs that will enhance their ability to deal with day to day issues. It is the first place to go for answers to your questions and help with your problems. ACS reflects the Army tradition of caring for its own and encouraging self help.

#### **How can ACS help?**

Most ACS Centers provide free assistance for soldiers and their families in the following areas:

- General Information and Referral
- Emergency Food Assistance
- Financial Counseling
- Exceptional Family Member Program
- Family Readiness Group Information, Assistance and Training
- Family Member Employment Assistance
- Army Emergency Relief
- Family Advocacy Program
- Emergency Shelter
- Emergency Transportation
- Emergency Respite Care

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- Parent Support Play-Group
- Parenting Classes/Workshops
- Couples' Classes/Workshops
- Victim Advocacy

### **ARMY EMERGENCY RELIEF (AER)**

- Interest free loans and/or grants, if the applicant qualifies.
- Information on Scholarship Program for Dependent Children.
- Civilian Employees are not eligible for AER.
- **IN ORDER TO BE ELIGIBLE, RESERVE/NATIONAL GUARD MUST BE ON ORDERS FOR A PERIOD OF ACTIVE DUTY LASTING AT LEAST 30 CONSECUTIVE DAYS.**
- Assistance is limited to the following purposes
- Non-Receipt of Pay
- Theft or Loss of Funds
- Emergency, Critical Medical/Dental Expenses
- Emergency Repair of Essential Privately Owned Vehicle (POV)
- Funeral Expenses
  - Funeral expense aid is provided for parents of soldier or spouse, or for soldier's immediate family members.
  - Assistance is limited to reasonable expenses not covered by insurance policies in force.
  - You will be required to verify that AER is the only remaining source of assistance.
- Initial Rent Deposit
- To Prevent Eviction or Utilities Cutoff
- Food to Prevent Privation
- Critical Emergency Travel/Fire/Disaster (When Red Cross Cannot Assist)
  - AER helps with emergency travel in cases involving grandparents. Cases involving aunts and uncles will be considered by exception on a case by case basis.

### **How to Process an AER Loan Application:**

1. Fill out an application on DA Form 1103. Request the Commanding Officer or 1SG signature of approval.
  2. Complete all information and include explanation of why the applicant is unable to meet financial needs.
  3. Bring completed applications to the AER office with a copy of the latest Leave and Earning Statement (LES).
  4. If requesting rent money to prevent eviction, applicant must have a written eviction notice from the landlord.
  5. If requesting money to pay utilities, applicant must bring the utilities cut-off notice.
  6. If applicant is requesting aid due to theft of paycheck or cash, the incident must be reported to the Police before getting assistance. You will need a copy of the Police Report. Aid will be just enough to cover necessities.
  7. Aid for POV *repair* is only granted in exceptional cases. Assistance is not authorized for routine maintenance/parts/equipment (e.g. tires brakes, alignment, etc.) Written estimates of the repair cost must be submitted with the application.
  8. For spouses whose sponsors are deployed:
    - a. The Spouse must have a General Power of Attorney and a valid ID Card.
    - b. If at all possible, process the application through the unit rear detachment.
    - c. If you live too far from unit headquarters, but are near a military installation, submit the application through that installation's military aid society.
- (1) Army Emergency Relief

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### **(Understanding and Planning for Military Separation)**

- (2) Air Force Aid Society
- (3) Navy-Marine Corps Relief Society
- (4) Coast Guard Mutual Assistance
- d. If you are too far from a military installation, submit the application through your local American Red Cross station. They can contact AER Headquarters on your behalf.

### **AMERICAN RED CROSS (ARC)**

The American Red provides 24-hour services to active duty military personnel and their families. ARC will assist with medical reports, birth notices, emergency notification of your spouse during separations, as well as verification of emergency leave. ARC makes no recommendation regarding emergency leave or any other personnel action.

Beginning 30 November 1998, active military members and members of their immediate family who need emergency communications services can call 1-877-272-7337 (toll-free) to reach the Red Cross Armed Forces Emergency Service Center. This will give them instant access to the newest, most advanced communications technology available.

All emergency communications will be processed through this new toll-free number. This number should be used to verify an emergency situation back home and to confirm receipt of Emergency Red Cross Communications received. Service members can also arrange for financial assistance for emergency travel through this toll-free number. Incoming emergency will be delivered to the command from the Armed Forces Emergency Service Center.

For Non-Emergency Service please contact the Fort Stewart at (912) 767-4747.

### **FAMILY READINESS CENTER (FRC)**

The Family Readiness Center is activated during a major deployment. It will be the resource center for emergency help to families while the sponsor is away. Several agencies work together to provide information and assistance.

The FRC will be located in the ACS Center (BLDG 7264-Custer Hill)

### **FAMILY LIFE CENTER**

The Family Life Center provides opportunities for marriage and family enrichment through counseling and education. Families can find insights and practical advice active parenting, coping with stress, managing anger, and many others.

### **COMMUNITY MENTAL HEALTH**

Life is full of stressful situations, challenges, and emergencies. Mental health is one resource that can help you address those concerns when they affect your ability to cope on a day to day basis.

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### **LEGAL ASSISTANCE (Staff Judge Advocate)**

SJA personnel may be able to assist with:

- Debtor/creditor relations
- Contracts
- Landlord/tenant relations
- Notarizations
- Domestic relations
- Wills and powers of attorney
- Immigration and naturalization
- Consumer affairs
- Tax information
- Insurance

Legal Assistance personnel cannot assist with:

- Private income-producing activities
- Representation in civilian courts

### **CHAPLAIN SUPPORT**

Chaplains are available to assist you with personal problems and counseling. They are an invaluable source of information about where to go for help, and should be your first stop for personal counseling.

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## **PERSONAL/FAMILY DEPLOYMENT READINESS CHECKLIST**

Although extended deployments are never easy on the family, the hardships need not be increased by failure to plan ahead. A carefully prepared and executed pre-deployment checklist can save you and your family from giant headaches in the future. It is very important for you, as a military family, to have certain documents in your possession. Military spouses are often required to take over the family during the sponsor's absence; therefore, it is important that both of you sit down together to gather information and documents named in this checklist. You are encouraged to keep originals or copies of all listed documents in a special container (safety deposit box) in a location you can find immediately and is known to both you and the sponsor. Both of you must have access to this location.

<b>Personal Matters</b>	
	Completed the Personal Information page
	Discussed communication during mobilization
	Prepared a Family Care Plan
	Obtained ID cards for each family member
	Discussed feelings and included children in discussions
	Learned how benefits will change during mobilization
<b>Legal Matters</b>	
	Created and/or updated my will
	Designated a power of attorney
	Completed my estate planning
	Designated legal guardians for children
	Next of kin informed of rights, benefits, assistance available, how to make contact in case of emergency
	Completed the Personal and Family Documents Worksheet
	Safely stored important documents
	Completed the Property Worksheet
	Completed the Record of Emergency Data
<b>Financial Matters</b>	
	Discussed financial matters with loved ones
	Established needed allotments
	Developed a budget
	Selected life insurance
	Selected health insurance
	Learned about medical and dental care
	Enrolled my family in DEERS
	Arranged for paying bills/taxes

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Practical Matters	
	Put security measures in place
	Checked smoke detectors and replaced batteries, as needed
	Made sure appliances are in good repair
	Made sure automobile(s) are in good repair
	Made arrangements for storing automobile(s), if necessary
	Provided a current list of people to contact for household repairs
	Made arrangements for household repairs
	Made arrangements for moving, if necessary
	Made a list of health-care providers

Type of document	Location
Adoption Papers	
Allotment(s) Paperwork	
Automobile Insurance	
Bank/Checking Account(s)	
Birth Certificate(s) & Social Security Numbers	
Citizenship/Naturalization Papers	
Credit Cards, Charge Accounts, Installment Papers, Loan Contracts	
Death certificate(s)	
DEERS Enrollment (copy)	
Divorce Papers	
Family ID Cards	
Federal and State Income Tax Returns (last 5 years)	
Insurance Policy(s)	
Inventory of Household Property	
Leave & Earnings Statement, Other Pay Records (Most Recent)	
Lists of Names Addresses & Phone Numbers	
Immediate Family Members	
Trusted Friends	
Holder(s) of Power(s) of Attorney	
Attorney(s)	
Marriage License and Certificate	
Military Service Records	
Passports/Visas	
Power of Attorney	
Proof of Service Documents (e.g. DD214)	
Deeds, Titles, Mortgages	
Safety Deposit Box	

**Operation R.E.A.D.Y. - Ongoing Readiness**  
(Understanding and Planning for Military Separation)

<b>Type of document</b>	<b>Location</b>
Savings Bonds	
Social Security Number(s)	
Tax Records	
Title (automobile, boat, trailer)	
Vaccination Records (including pets)	
Will(s)	

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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<b>Expenses</b>	<b>Budget Amount</b>	<b>Month 1</b>	<b>Month 2</b>	<b>Month 3</b>	<b>Month 4</b>	<b>Month 5</b>	<b>Month 6</b>
<b>FIXED EXPENSES</b>							
Rent/Mortgage							
Insurance							
Automobile Payments							
Loan Payments							
Taxes							
Alimony							
Child Support							
Credit card Installments							
Other:							
<b>VARIABLE EXPENSES</b>							
Groceries							
Utilities							
Transportation							
Telephone							
Medical or Dental							
Entertainment							
Clothing							
Personal Hygiene							
Pet Care							
Other:							
<b>SAVINGS</b>							
Savings Account							
Credit Union							
Other:							
<b>TOTAL EXPENSES</b>							

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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Income	Estimated Amount	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Basic Pay							
Basic Allowance for Housing							
Basic Allowance for Subsistence							
Clothing Allowance							
Special Pay							
Member's Off-Duty Pay							
Spouse's Earnings							
Alimony (Received)							
Child Support (Received)							
Interest/Dividends							
Other:							
<b>TOTAL INCOME</b>							
<b>TOTAL EXPENSES</b>							
<b>NET INCOME</b>							

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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Item	Description	Serial Number
Appliances:		
Washing machine		
Dryer		
Oven		
Stove		
Microwave oven		
Dishwasher		
Food processor		
Other		
Tools and equipment:		
Snowblower		
Chain saw		
Power saw		
Drill		
Hand tools		
Other		
Audio and video equipment:		
<b>Television</b>		
<b>Hand-held video recorder</b>		
<b>Videocassette recorder</b>		
<b>Camera</b>		
<b>Stereo</b>		
<b>Radio</b>		
<b>Receiver</b>		
<b>CD player</b>		
<b>Tape player</b>		
<b>Other</b>		
Hobbies:		
<b>Sewing machine</b>		
<b>Sports equipment</b>		
<b>Other</b>		
Home office equipment:		
<b>Computer</b>		
<b>Monitor</b>		
<b>Printer</b>		
<b>Fax machine</b>		
<b>Phone</b>		
<b>Answering machine</b>		
<b>Copy machine</b>		

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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Item	Description	Serial Number
Other		
Kitchen:		
China		
Crystal		
Silver		
Pots and pans		
Other		
Furniture:		
Sofa		
Chairs		
Tables		
Dining room set		
Beds		
Clocks		
Lamps		
Other		
Jewelry:		
Other:		

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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<b>HOME SAFETY CHECKLIST</b>	
<b>YES/NO</b>	
	<b>KITCHEN:</b>
	Are curtains, dishtowels, or paper items kept away from stove?
	Is stove's exhaust hood and ductwork clean of grease?
	Do you have a working fire extinguisher close at hand?
	<b>LIVING ROOM/DINING ROOM/BEDROOMS:</b>
	Is fireplace spark screen always closed?
	Are electrical wiring/circuits/outlets adequate to handle load?
	Is there sufficient space for air circulation around TV/stereo?
	Are ashtrays available in home occupied by smokers?
	Are matches and lighters out of reach of children?
	<b>ATTIC, CLOSETS. STORAGE ROOM:</b>
	Do you keep oily cleaning rags in tight metal containers?
	Are you using only nonflammable cleaning fluids?
	Do you avoid accumulations of paper and combustible materials?
	<b>WORKSHOP/LAUNDRY ROOM:</b>
	Are combustible materials kept away from heat sources?
	Are paint thinners, paints, and solvents kept in their original containers for identification purposes?
	Are the furnace, heaters, vents and chimneys inspected and serviced regularly?
	Are fuses of the proper size for the circuits they protect?
	Are the dryer lint trap and vent kept clean?
	<b>GARAGE/GROUNDS:</b>
	Is gasoline for the mower stored in a safety can?
	Have you removed accumulations of trash and paper?
	Are oil-soaked rags in tight metal containers to prevent combustion?
	<b>THROUGHOUT THE HOUSE:</b>
	Inspect electrical cords
	<b>NO SMOKING IN BED!!!!!!</b>
	Does everyone know how to call the fire department?
	Prepare and practice a fire escape plan
	<b>SMOKE DETECTORS</b>
	Buy a battery-operated smoke detector. It is one of the best and most inexpensive forms of fire insurance. It will not prevent a fire from starting, but it may save your life! Be sure to check the smoke detector on a regular basis. Replace batteries twice a year. You should have at least one detector, but two will give some insurance in case one fails. Also, bedrooms should have their own detector if the door is closed while sleeping.
	<b>HOME TOOL KIT</b>
	Flashlight and extra batteries
	Hammer
	Assorted Nails, screws and tacks
	Screwdrivers
	Masking Tape
	Scissors and/or knife
	Pliers
	Wrench
	Furnace Filters
	Extra light bulbs

**Operation R.E.A.D.Y. - Ongoing Readiness**  
(Understanding and Planning for Military Separation)

**EMERGENCY INFORMATION FORM**

Soldier's Name: \_\_\_\_\_

Soldier's Social Security Number: \_\_\_\_\_

**STATESIDE INFORMATION**

Unit: \_\_\_\_\_ Company \_\_\_\_\_

Company Commander \_\_\_\_\_ Phone number \_\_\_\_\_

Platoon Leader \_\_\_\_\_ Phone number \_\_\_\_\_

1st SGT \_\_\_\_\_ Phone number \_\_\_\_\_

Platoon SGT \_\_\_\_\_ Phone number \_\_\_\_\_

FRG Contact Person \_\_\_\_\_ Phone Number \_\_\_\_\_

Chaplain \_\_\_\_\_ Phone Number \_\_\_\_\_

**DEPLOYMENT INFORMATION**

Location \_\_\_\_\_ Unit \_\_\_\_\_

E-mail Address \_\_\_\_\_ Phone # \_\_\_\_\_

Mailing Address \_\_\_\_\_

Company Commander \_\_\_\_\_ 1st SGT \_\_\_\_\_

Officer in Charge \_\_\_\_\_ NCO in Charge \_\_\_\_\_

Team Leader \_\_\_\_\_ Chaplain \_\_\_\_\_

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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**EMERGENCY NOTIFICATION INFORMATION**

Soldier's Correct Full Name\_\_\_\_\_

Soldier's Rank and Pay Grade\_\_\_\_\_

Soldier's Social Security Number\_\_\_\_\_

Soldier's Unit\_\_\_\_\_

Soldier's Unit Address\_\_\_\_\_

Name of Exercise Soldier is on\_\_\_\_\_

Full Name of Ill, Injured, or Deceased Person\_\_\_\_\_

What Hospital or Funeral Home is Person in\_\_\_\_\_

Who is the Doctor Treating the Person\_\_\_\_\_

Family Member who can Provide Additional Information\_\_\_\_\_

Telephone Number\_\_\_\_\_

Family/Doctor Wants Soldier to: Be Notified Only\_\_\_\_\_ Come Home\_\_\_\_\_

Leave Address Soldier Should Go To Is:

Name\_\_\_\_\_

Address\_\_\_\_\_

City/State/Zip\_\_\_\_\_

Phone Number\_\_\_\_\_

The Soldier will need about\_\_\_\_\_ Days to resolve the problem\_\_\_\_\_

THE ABOVE INFORMATION MAY HELP SPEED THE SERVICE MEMBER'S RETURN AS  
YOU CONTACT THE RED CROSS OFFICE. BE SPECIFIC!

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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**RED CROSS NOTIFICATION**  
*(To be filled out by service member and sent home)*

In the event you need to contact me quickly or need my presence at home, you must contact the American Red Cross (ARC) before I can receive permission to come home. A message from the American Red Cross is required before I can get the documents for transportation on military aircraft and/or commercial aircraft, and for leave authorization. The following is the information that you should provide the local American Red Cross to contact me:

My Social Security Number: \_\_\_\_\_

My full name: \_\_\_\_\_

My rank is: \_\_\_\_\_

My mailing address is: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

My duty station is: \_\_\_\_\_

My duty telephone is: \_\_\_\_\_

My residence address is: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

My home telephone number is: \_\_\_\_\_

In addition, they will request some detailed information as to the nature of the emergency. As a minimum, you will need to know the name and address of the doctor, hospital, plus a statement as to why I am needed. I realize in case of death or critical illness in the family that you would want to call me directly, but you must also contact the Red Cross to authorize and expedite travel arrangements.

You can contact the Red Cross 24 hours a day and there is no charge for this service. The toll –free number is 1-877-272-7337.

Please place this document in the telephone book so that you can easily find it in case you need to contact me. This procedure applies regardless if I am deployed or at my home station. You might want to take some time to write down the local American Red Cross chapter in your community so that in an emergency you will not have to look it up.

Local American Red Cross Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Local American Red Cross Telephone Number: \_\_\_\_\_

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## CAR MAINTENANCE CHECKLIST

The family car is an important part of family life. The sudden and unexpected loss of the use of your car can be a real burden. During deployment, not knowing how to cope with car problems is just more aggravation your spouse must endure. Please take time to fill in and go over the following information checklist. Discuss what problems may happen to the car and become familiar with the periodic checks that are a part of routine operation.

### FAMILY DRIVERS LICENSE INFORMATION:

NAME	LICENSE NUMBER	EXPIRATION DATE

### AUTO DATA AND SERVICE INFORMATION:

Make:		Model:		Year:		Vehicle ID #	
Warranty: YES NO		Warranty Location:		Car Title: YES NO		Title Location:	
Car Registration: YES NO				Expiration Date:			
License Plate #				Expiration Date:			
Inspection Sticker Expiration Date:							
Auto Insurance: YES NO				Policy Number: Insurance Company			
Spare Keys: YES NO				Location:			
Battery Type:			Make/Brand			Warranty: YES NO	
Tires: Make/Brand		Size:		Pressure:		Warranty: YES NO	
Oil Brand				Weight			

### MAINTENANCE SCHEDULE:

Servicing done at:			
Phone		Appt. Required: YES NO	
Oil, Filter Change, Lubrication: Next Schedule Date:			
Tune Up: Next Scheduled Date:		Approx. Mileage:	
Tire Balance/Rotation/Front End Alignment: Next Scheduled Date:			
SPECIAL INSTRUCTIONS:			

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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**NOTIFICATION OF DEPARTURE FROM THE AREA**

If you leave home for any reason, it is important that the Rear Detachment Commander knows where you are. If there is an emergency, either on the field or during deployment, the unit needs to contact you. This is true whether you leave the area permanently, leave for a short visit, or go to visit friends. If you cannot contact the unit to provide your location, please fill out the form below and mail it to the unit or leave it with a neighbor to deliver to the unit.

This is to inform you that I have left the community. I can be reached at the following location:

Name: \_\_\_\_\_

C/O: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

I expect to return on or about: \_\_\_\_\_

Sponsor's Name: \_\_\_\_\_

**Operation R.E.A.D.Y. - Ongoing Readiness**  
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**IMPORTANT PHONE NUMBERS**

Fill in the proper phone numbers below for your unit or the soldier's unit. Do it now, before you need it!

<b>Contact Person</b>	<b>Fort Stewart</b>	<b>Hunter AAF</b>	<b>Other</b>
Battalion Headquarters			
Battalion Commander			
Battalion XO			
Battalion Command			
Sergeant Major			
Company Commander			
Rear Detachment Commander			
Family Readiness Group			
Chaplain			
Military Police			
Post Staff Duty			
On-Call Chaplain			
Poison Control			
Red Cross			
Mental Health			
Social Work Services			
Hospital			
Legal Assistance			
Army Community Service			
Army Emergency Relief			